

## 1【SEMI-ANNUAL CONSOLIDATED FINANCIAL STATEMENTS】

## (1)【Semi-Annual Consolidated Balance Sheets】

(Millions of yen)

	As of Sept.30,2007	As of Sept.30,2008
Assets		
Cash and due from banks	275,216	333,050
Call loans and bills bought	97,182	52,842
Monetary claims bought	64,037	68,596
Trading assets	32,753	43,360
Money held in trust	13,909	10,094
Securities	1,565,398	1,385,201
Loans and bills discounted	3,913,135	3,883,375
Foreign exchanges	29,597	28,701
Lease receivables and investment assets	—	81,291
Other assets	121,307	134,044
Property, plant and equipment	117,076	37,532
Intangible assets	11,781	4,276
Deferred tax assets	4,506	7,620
Customers' liabilities for acceptances and guarantees	46,503	45,918
Allowance for loan losses	(105,429)	(112,130)
Allowance for investment loss	(311)	(452)
Total assets	6,186,665	6,003,324

	As of Sept.30,2007	As of Sept.30,2008
Liabilities		
Deposits	5,216,227	5,197,946
Negotiable certificates of deposit	76,957	102,732
Call money and bills sold	29,536	24,597
Payables under securities lending transactions	30,197	26,945
Trading liabilities	11,094	9,796
Borrowed money	38,209	34,512
Foreign exchanges	2,271	990
Other liabilities	142,802	104,043
Provision for retirement benefits	13,926	14,133
Provision for directors' retirement benefits	290	—
Provision for loss on refunds of dormant deposit	—	216
Provision for contingent losses	—	727
Reserve under the special laws	44	19
Deferred tax liabilities	56,549	301
Negative goodwill	1,233	880
Acceptances and guarantees	46,503	45,918
Total liabilities	5,665,845	5,563,763
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,260	30,266
Retained earnings	286,907	295,469
Treasury stock	(6,015)	(6,382)
Total shareholders' equity	363,396	371,596
Valuation difference on available-for-sale securities	144,460	54,569
Deferred gains or losses on hedges	(1,761)	460
Foreign currency translation adjustment	(42)	(395)
Total valuation and translation adjustments	142,656	54,634
Subscription rights to shares	—	16
Minority interests	14,767	13,313
Total net assets	520,820	439,560
Total liabilities and net assets	6,186,665	6,003,324

## (2)【Semi-Annual Consolidated Statements of Income】

(Millions of yen)

	For the six months ended 9/30/07	For the six months ended 9/30/08
Ordinary income	102,893	97,526
Interest income	58,545	55,007
Interest on loans and discounts	40,807	40,937
Interest and dividends on securities	13,202	10,835
Trust fees	—	1
Fees and commissions	13,280	11,486
Trading income	346	302
Other ordinary income	26,572	24,869
Other income	4,148	5,858
Ordinary expenses	85,078	90,729
Interest expenses	13,376	10,809
Interest on deposits	9,940	8,904
Fees and commissions payments	3,013	2,773
Other ordinary expenses	22,666	24,239
General and administrative expenses	31,855	34,850
Other expenses	14,167	18,056
Ordinary income	17,815	6,796
Extraordinary income	265	29
Gain on disposal of noncurrent assets	—	0
Recoveries of written-off claims	—	4
Transfer from reserve for financial products transaction liabilities	—	24
Other	—	0
Extraordinary loss	778	54
Loss on disposal of noncurrent assets	—	36
Impairment loss	—	17
Income before income taxes and minority interests	17,302	6,772
Income taxes-current	8,198	4,241
Income taxes-deferred	(1,547)	(986)
Income taxes	—	3,255
Minority interests in income	212	265
Net income	10,439	3,250

## (3)【Semi-Annual Consolidated Cash Flows】

(Millions of yen)

	For the six months ended 9/30/07	For the six months ended 9/30/08
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	17,302	6,772
Depreciation and amortization	16,578	2,276
Impairment loss	32	17
Effect of accounting standards for leases	—	4,516
Amortization of negative goodwill	(176)	(176)
Increase (decrease) in allowance for doubtful accounts	6,977	8,963
Increase (decrease) in allowance for investment loss	—	193
Increase (decrease) in provision for directors' bonuses	(55)	(46)
Increase (decrease) in provision for retirement benefits	(112)	409
Increase (decrease) in provision for directors' retirement benefits	290	(343)
Increase(decrease) in Provision for loss on refunds of dormant deposit	—	2
Increase (decrease) in provision for contingent loss	—	355
Increase (decrease) in provision for possible loss on support of specific borrowers	—	(8,603)
Increase (decrease) in provision for Reserves under the special laws	—	(24)
Gain on fund management	(58,545)	(55,007)
Financing expenses	13,376	10,809
Loss (gain) related to securities	(2,215)	2,445
Loss (gain) on money held in trust	(346)	(24)
Foreign exchange losses (gains)	3	(6)
Loss (gain) on disposal of noncurrent assets	(140)	36
Net decrease (increase) in trading assets	8,194	(7,281)
Net increase (decrease) in trading liabilities	1,521	(274)
Net decrease (increase) in loans and bills discounted	16,140	32,760
Net increase (decrease) in deposit	24,051	(55,683)
Net increase (decrease) in negotiable certificates of deposit	5,350	14,070
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	905	(108)
Net decrease (increase) in call loans	(49,066)	15,283
Net increase (decrease) in call money	7,753	22,054
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(77,174)	(56,066)
Net increase (decrease) in payables under securities lending transactions	4,430	(11,671)
Net decrease (increase) in foreign exchanges-assets	(2,223)	(944)
Net increase (decrease) in foreign exchanges-liabilities	1,275	(159)
Proceeds from fund management	57,997	55,038
Payments for finance	(11,368)	(9,180)
Other, net	847	(1,137)
Subtotal	(18,397)	(30,734)
Income taxes paid	(22,776)	(1,159)
Net cash provided by (used in) operating activities	(41,173)	(31,894)

(Millions of yen)

	For the six months ended 9/30/07	For the six months ended 9/30/08
Net cash provided by (used in) investment activities		
Purchase of short-term investment securities	(178, 129)	(290, 671)
Proceeds from sales of short-term investment securities	189, 764	145, 665
Proceeds from redemption of securities	57, 479	131, 182
Increase in money held in trust	(2, 299)	(285)
Decrease in money held in trust	2, 752	218
Purchase of noncurrent assets	(16, 509)	(2, 700)
Proceeds from sales of noncurrent assets	1, 212	0
Net cash provided by (used in) investment activities	54, 270	(16, 592)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(140)	(312)
Proceeds from sales of treasury stock	7	21
Cash dividends paid	(2, 893)	(2, 103)
Cash dividends paid to minority shareholders	(21)	(19)
Net cash provided by (used in) financing activities	(3, 046)	(2, 413)
Effect of exchange rate change on cash and cash equivalents	(3)	6
Net increase (decrease) in cash and cash equivalents	10, 046	(50, 893)
Cash and cash equivalents at the beginning of term	89, 985	130, 401
Cash and cash equivalents	100, 032	79, 508

## 2【SEMI-ANNUAL NON-CONSOLIDATED FINANCIAL STATEMENTS】

## (1)【Semi-Annual Non-consolidated Balance Sheets】

(Millions of yen)

	As of Sept.30,2007	As of Sept.30,2008
Assets		
Cash and due from banks	272,837	333,902
Call loans	97,182	52,842
Monetary claims bought	64,037	68,596
Trading assets	32,753	42,643
Money held in trust	13,909	10,094
Securities	1,552,008	1,375,104
Loans and bills discounted	3,971,560	3,939,613
Foreign exchanges	29,597	28,701
Other assets	89,028	104,388
Property, plant and equipment	32,950	31,825
Intangible assets	3,664	3,835
Deferred tax assets	—	3,431
Customers' liabilities for acceptances and guarantees	46,503	45,918
Allowance for loan losses	(96,183)	(99,914)
Allowance for investment loss	(244)	(437)
Total assets	6,109,605	5,940,546

(Millions of yen)

	As of Sept.30,2007	As of Sept.30,2008
Liabilities		
Deposits	5,228,870	5,212,261
Negotiable certificates of deposit	77,657	103,432
Call money	29,536	24,597
Payables under securities lending transactions	30,197	26,945
Trading liabilities	11,094	9,796
Borrowed money	434	495
Foreign exchanges	2,271	990
Other liabilities	116,329	83,537
Income taxes payable	—	3,675
Lease obligations	—	144
Other	—	79,717
Provision for retirement benefits	12,797	12,618
Provision for directors' retirement benefits	233	—
Provision for loss on refunds of dormant deposit	—	216
Provision for contingent losses	—	727
Deferred tax liabilities	55,217	—
Acceptances and guarantees	46,503	45,918
Total liabilities	5,611,143	5,521,536
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,196	30,201
Legal capital surplus	29,609	29,609
Other capital surplus	586	592
Retained earnings	279,749	287,959
Legal retained earnings	47,610	47,610
Other retained earnings	232,139	240,348
Reserve for advanced depreciation of noncurrent assets	765	764
Reserve for special account for advanced depreciation of noncurrent assets	257	79
Reserve for directors' retirement allowance	600	—
General reserve	211,000	226,600
Retained earnings brought forward	19,516	12,904
Treasury stock	(6,015)	(6,382)
Total shareholders' equity	356,173	364,021
Valuation difference on available-for-sale securities	144,050	54,511
Deferred gains or losses on hedges	(1,761)	460
Total valuation and translation adjustments	142,288	54,972
Subscription rights to shares	—	16
Total net assets	498,461	419,009
Total liabilities and net assets	6,109,605	5,940,546

## (2)【Semi-Annual Non-consolidated Statements of Income】

(Millions of yen)

	For the six months ended 9/30/07	For the six months ended 9/30/08
Ordinary income	77,169	73,131
Interest income	58,111	54,661
Interest on loans and discounts	40,619	40,852
Interest and dividends on securities	12,945	10,596
Trust fees	—	1
Fees and commissions	10,872	9,353
Trading income	343	266
Other ordinary income	3,954	3,238
Other income	3,886	5,609
Ordinary expenses	60,849	67,853
Interest expenses	13,109	10,534
Interest on deposits	9,956	8,924
Fees and commissions payments	3,360	3,115
Other ordinary expenses	2,044	5,836
General and administrative expenses	30,016	31,488
Other expenses	12,318	16,878
Ordinary income	16,319	5,277
Extraordinary income	251	1
Extraordinary loss	647	47
Income before income taxes	15,923	5,232
Income taxes-current	7,407	3,257
Income taxes-deferred	(1,256)	(1,184)
Income taxes	—	2,072
Net income	9,772	3,159